



Community Newsletter

November & December 2025

"Remembering Those Who Served"

Important Dates

Veterans Day—Nov 11
World Kindness Day— Nov 13
Thanksgiving—Nov 27
COA office Closed, Nov 27-28
Nov 28—Black Friday
Small Business Saturday— Nov 29
COA Office Closed, Dec 24-26
Cyber Monday - Dec 1
Candle Lighting Day— Dec 14
Christmas Eve—Dec 24
Christmas Day—Dec 25



Contact Us

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For information on the newsletter, placing an advertisement or to submit an article please contact the Wexford Council on Aging.



Veterans Day is a U.S. legal holiday dedicated to American veterans of all wars, and Veterans Day 2025 will occur on Tuesday, November 11. In 1918, on the 11th hour of the 11th day of the 11th month, an armistice, or temporary cessation of hostilities, was declared between the Allied nations and Germany in World War I, then known as "the Great War."

Commemorated in many countries as Armistice Day the following year, November 11th became a federal holiday in the United States in 1938. In the aftermath of World War II and the Korean War, Armistice Day became known as Veterans Day.

Veterans Day is a time for reflection, gratitude, and where we come together as a community to honor the men and women who have served in the United States Armed Forces. Those who stood strong in the face of adversity to protect our freedoms and uphold the values we hold dear.

At the Wexford Council on Aging, we are proud to recognize and celebrate the veterans among us. Their courage, sacrifice, and dedication continue to inspire generations. Whether they served in wartime or peacetime, at home or abroad, each veteran's story is a thread in the fabric of our nation's history.

This year, we encourage everyone to take a moment to thank a veteran. Attend a local ceremony, share a heartfelt message, or simply listen to their stories. These acts of kindness and remembrance help ensure that their service is never forgotten.

We also honor the families of veterans the spouses, children, and loved ones who stood beside them through every challenge. Your support and strength are deeply appreciated.

As we observe Veterans Day, let us renew our commitment to supporting those who have served and continue to serve. From all of us at Wexford COA, thank you for your service, your sacrifice, and your unwavering dedication.



Our Mission

"To provide resources and support to Wexford County residents, sixty and over."

Our Vision

For seniors to live healthy, safe, and independent lives with dignity and respect.

Our Values

Compassion
Diversity
Independence
Determination
Inclusion



Executive Director Report

October 1st marked my one-year anniversary as Executive Director at Wexford COA, and it's hard to believe how quickly the time has gone. This past year has been full of learning, growth, and collaboration. I'm continually inspired by our staff and our programs that serve the community.

As we head into the final months of the year, our calendar fills up quickly. Open Enrollment is underway (see page 4 for more details), our snowplowing program is kicking off to help keep driveways safe, and we're preparing for some holiday programs that bring warmth and joy to our clients. Of course, our regular programs continue to run strong thanks to our dedicated staff and volunteers.

This season may be busy, but it's also one of the most meaningful times of the year. We truly enjoy hearing from you, seeing you in the office, and being part of your lives. Thank you for your continued support and for making Wexford COA such a vibrant place to be.

Georgie Bump
Executive Director

Services Offered by Wexford County Council on Aging

Homemaking Services
Personal Care
In-Home Respite
Daybreak Adult Daycare
Medicare/Medicaid
Assistance Program
Medication Management
Senior Advocacy: Notary
Information and Assistance
Footcare
Snowplowing

For More Information
Please call (231) 775-0133

★ WE VALUE YOUR FEEDBACK!

Visited Wexford COA recently
or have COA services?
We'd love to hear from you.



Scan the QR code
to share your
thoughts.



Your input helps us enhance
programs, services, and events
for older adults in our community

Thank you for being part
of Wexford COA!

Wexford County Council on Aging Board Members 2025

Director: Georgie Bump
Chair: Bob Colvin
Vice Chair: John MacLeod
Treasurer: William Potvin
Secretary: Catherine Best

Ruthann French
Jane Leveque
Gary Taylor
Calvin Reynolds
Alexander Mallory
Mary Curtis

“ The Golden Giving Tree ”

Last year, our office introduced *The Golden Giving Tree* to spread joy and kindness during the holiday season. Community members selected tags from the tree, each representing a wish or need of a local senior.

Thanks to your incredible generosity, we fulfilled 13 Golden Giving Tickets making the season brighter for many in our community.

This year, we're aiming even higher with hopes to double that number and bring holiday cheer to more than local seniors!



How You Can Get Involved: The Golden Giving Tree will be on display at the Wexford COA office.



If you would like to select a Golden Giving Ticket and purchase a gift for a local senior, please call our office for more details.



Contact us at 231-775-0133 to learn more or get involved.

Let's work together to make this season even more joyful one golden ticket at a time!



COA Foot Care Gift Certificates

COA foot care is \$25.00 What a wonderful gift to give for the Holidays or any day
Stop by the office or call 231-775-0133



REMINDER: SNOWPLOWING SIGN-UP IS OPEN!

Snow season is coming soon! If you are 60 years or older and live in Wexford County, call 231-775-0133 today to get signed up for the Snowplow Program.

This is a **COST-SHARE SERVICE** based on household income, with **ONE-TIME FEE** for the entire season. Proof of income is required.



☒ Sign-up began October 1st

 Call now to get on the list!

“Give the Gift of Caring”

The image shows a Wexford Council on Aging gift certificate for in-home services. This is a thoughtful way to help someone receive essential support at home. You can contribute any amount, and it will be applied directly to their account for services.

How it works:

- Know someone who uses our services? Surprise them with a gift card that they can apply directly to their account.
- Don't know a senior currently receiving our services? No problem! You can still make a meaningful impact by donating. Our COA staff will ensure your gift is applied to a senior's account who could truly benefit from your generosity.

GIFT ✨

JUST FOR YOU
FOR IN-HOME SERVICES

WEXFORD COUNTY
Council on Aging

To : _____

From : _____

Amount : _____

The above amount has been applied to your account at Wexford Council on Aging as a gift. This is not a gift card, but a direct contribution to your account for services.

(231) 775-0133 • 714 W 13TH STREET CADILLAC, MI 49601

MEDICARE SAVINGS

Designed to help you pay for Medicare Part B (\$185 monthly premium)

You may qualify if:

- **Single:** Monthly income of \$1,762 or less and assets less than \$11,460.
- **Married:** Monthly income of \$2,379 or less and assets less than \$17,470.

Note: Assets do not include the home you live in, one car, or personal items but do include savings, stocks, CDs, life insurance policies, and other items with cash value.

MEDICARE EXTRA HELP

Assists with paying for Medicare prescription drug coverage (Part D) premiums and lowers the cost of your copay.

You may qualify if:

- **Single:** Monthly income of \$1,956 or less and assets less than \$17,600.
- **Married:** Monthly income of \$2,664 or less and assets less than \$35,130.

Note: Assets do not include your home, car, or personal items but do include savings, stocks, CDs, life insurance policies, and other items with cash value.



231-775-0133

Contact us for more information!

Last MEDICARE MONDAY's of the year

**November 3rd & December 1st
4 – 6 P.M.**

**Wexford County Council on Aging
714 W. 13th St. Cadillac, MI**

Call 231-775-0133 to reserve seating

Learn how to navigate the
Medicare Maze!

What is the Medicare Alphabet?

Advantage Plans, Supplemental Plans?

Workshop presented by certified Medicare
Counselor -Kim Swanberg

Seating is limited so call now to reserve your
space.



Open Enrollment Reminder

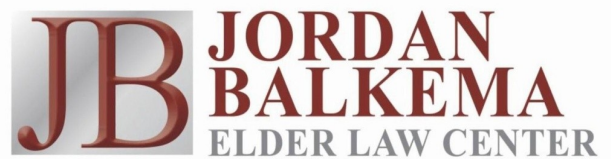
If you've submitted your Open Enrollment form, don't worry, we've received it! One of our amazing Options

Counselors will be reaching out to go over your plan and answer any questions you may have.

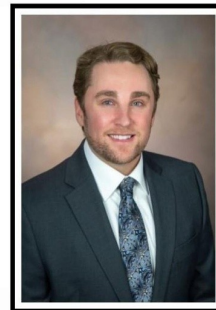
Because of the increase in scam calls, especially targeting seniors, many people are hesitant to answer unknown numbers. To help with that, please answer your phone or call us back if you see a missed call.

You'll be hearing from Mary, Kim, or Sheri, so feel free to save our number: 231-775-0133 in your phone to avoid seeing "Unknown Caller."

We're here to make this process easy, safe, and personalized for you!



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Cyber Seniors Tech Class – Bridging Generations Through Technology

Technology can be tricky, but you don't have to figure it out alone! If you're 50+, join Cyber Seniors at the Career Tech Center for a one-hour session led by Digital Media students. Get friendly, step-by-step help with texting, apps, settings, and more tailored to your needs.

Date Options: Choose one: November 12th or November 19th

Time: 12:30 PM – 1:30 PM

Location: Career Tech Center in Cadillac

Registration Required: Call the Wexford County Council on Aging 231-775-0133 to reserve your spot.

Note: Walk-ins are not permitted, and space is limited, so sign up early!

What Do You Want to Learn?

If you don't already know, think about what you'd like to learn from the students!

Here are some ideas to get you started:

- How to use a QR code
- How to delete emails
- How to make a video
- How to adjust app sizes or make text larger
- How to save favorite contacts
- And much more!



Bring your device and your questions and let CTC students help you unlock the power of technology!

MAKE UP TO \$600/ MONTH

SENIOR COMPANIONS

- EARN \$ (TAX-FREE) WHILE VOLUNTEERING 15+HR/WK
- FRIENDSHIP
- CREATE MEMORIES
- FUN
- VOLUNTEER & MAKE AN IMPACT (MUST BE 55+ TO VOLUNTEER)

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Holiday Craft Shows and Local Events

- **2025 Band Boosters Hobby & Craft Show**

Date: Saturday, November 8th

Time: 9am-4pm

Location: Fox Ford of Cadillac - 1450 N Mitchell St, Cadillac, MI 49601



- **Veterans Food Drive**

“Team Wildcat fighters” and other volunteers will be holding their annual food drive for the Vets Serving Vets food pantry. Help stuff a truck to insure our veterans have food for the holidays.

Date: Saturday, November 15th

Time: 10am—4pm

Location: Cadillac Walmart

- **Thanksgiving Dinner**

Date: Thursday, November 20th

Time: 12:00 PM

Location: The Cadillac Senior Center

Join them for a festive Thanksgiving meal catered by Chartwells, served in the Drill Deck. Enjoy great food and time together!

Call 231-775-9420 to reserve your dinner.



- **Holiday Craft Show**

Date: Saturday, November 22nd

Time: 9am-whenever

Location: Lake City School— 710 East Mitchell St. Lake City, MI 49651

- **Pictures with Santa at the Holiday Market (Bring your pet)**

Date: Sunday, November 23rd

Time: 12pm-4pm

Location: Cadillac Farmers Market— 117 W Cass St, Cadillac MI 49601.

- **Jungle Mingle Craft Show**

Date: Friday, December 5th

Time: 4pm—8pm

Location: 314 N Mill St, Marion MI 49665



- **Meet & Greet with Santa**

Date: Saturday, December 6th

Time: 12pm—whenever

Location: Village Hall in Harrietta— 100-132 W Garland St, Harrietta MI

- **Christmas Dance Party**

Date: Thursday, December 18th

Time: 1:00-2:30pm

Location: Cadillac Senior Center. Bring finger foods or Christmas cookies to share. Ornament Exchange, Bring a wrapped ornament (value up to \$5) Wear your favorite Christmas sweater.

If you can't bring food, no problem just \$3.00 at the door. Come enjoy an afternoon of festive fun!

Project Christmas 2025



Project Christmas is a community supported event, committed to serving those who have experienced financial difficulties so they can have a good Christmas. For 37 years, Project Christmas has been working to help qualifying families in Wexford and Missaukee counties. Many of these families and individuals would not be able to celebrate Christmas without our support. Project Christmas works year round coordination with several local organizations to prepare for the large community event each December.

Project Christmas will take place on Saturday, December 13th at the Wexford Civic Center.

To register for Project Christmas call between Nov 3rd—Dec 5th

Wexford County Residents should call Monday-Friday 9:30 am—3:30 pm
231-253-1940 or 231-779-5205

Missaukee County Residents should call Monday-Friday 10am—4pm
231-839-8816 choose option 1

When calling make sure to have your source of income, employment verification (if employed), and social security number .



Manton Senior Center Events 302 W Main St. Manton MI 49663

Thanksgiving Dinner— Saturday, November 22 from 4pm-7pm (anyone in the community can attend)

There is not cost to anyone wanting to participate, however we can accept donations such as personal hygiene items, nonperishable food items and monetary donations. Thank you to “Love Locker Project” for partnering with Manton senior center for a free community Thanksgiving dinner

Craft & Cookie Show— Saturday, December 13 from 9am-3pm



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Do you have a loved one, friend or neighbor that wants to remain living at home as they age? The MI Choice Waiver Program is an alternative for receiving long term care in your home.

Designed for adults 65 and older and adults 18 and older with a disability who are medically and financially eligible. Call us today to see if you qualify.

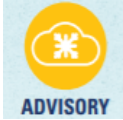
We can also help you...

- Sort through the options
- Make arrangements for your care
- Help plan for your future care

Call us! (800) 442-1713

Winter Weather Watches and Warnings

It's important to know the differences between **Advisories**, **Watches**, and **Warnings** issued by the National Weather Service for winter weather:



Advisory: Issued when winter conditions (snow, ice, sleet, blowing snow) are expected but not severe enough for a warning. Travel may be difficult—use caution.



Watch: Issued when conditions are favorable for a significant winter storm (heavy snow, ice storms, blowing snow). These events are possible, prepare ahead.



Warning: Issued when a major winter storm is imminent or occurring, with hazards like snow, ice, sleet, and blowing snow. Travel may become dangerous or impossible, delay plans until conditions improve.

Winter Checklist—Before, During and After the storm

Before the Storm

- ☐ Sign up for local alerts and warnings.
- ☐ Create and test an emergency communication plan.
- ☐ Stock emergency supplies (food, water, batteries, carbon monoxide detector, smoke detector).
- ☐ Winterize your home (insulate pipes, seal windows/doors).
- ☐ Review your insurance coverage.
- ☐ Prepare your vehicle for winter conditions.
- ☐ Consider joining a Community Emergency Response Team (CERT).

During the Storm

- ☐ Stay indoors; avoid driving unless absolutely necessary.
- ☐ Close off unused rooms to conserve heat.
- ☐ Dress in layers and use blankets.
- ☐ Bring pets inside.
- ☐ Use generators safely (never indoors).
- ☐ Limit time outdoors.



After the Storm

- ☐ Drive only if necessary; clear snow from tailpipe before starting car.
- ☐ Dress warmly; avoid prolonged exposure to cold.
- ☐ Watch for frostbite and hypothermia symptoms.
- ☐ Follow emergency alerts and instructions.

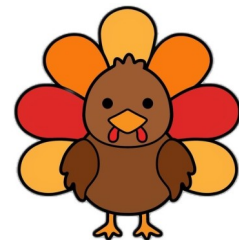
Dollar General, Thanksgiving Dinner for Two – Under \$30

Item	Brand	Size	Price
Ham Steak	Smithfield	8 oz	\$2.50
Crescent Rolls	Pillsbury	8ct, 8 oz	\$3.00
Cinnamon Rolls	Pillsbury	8ct, 12.4 oz	\$3.00
Mac & Cheese	Velveeta	12 oz box	\$3.00
Brown Gravy Mix	Clover Valley	0.87 oz	\$1.00
Instant Mashed Potatoes	Idahoan	4 oz pouch	\$1.00
Green Beans	Clover Valley	14.5 oz can	\$0.50
Corn	Clover Valley	15.25 oz can	\$0.50
Apple Pie Filling	Clover Valley	20 oz	\$2.00
Graham Pie Crust	Clover Valley	6 oz	\$1.50

Estimated Total: \$18.00

That leaves you with \$12.00 to spare! You could use the extra budget for:

- ◇ A beverage (like Clover Valley apple juice or soda)
- ◇ Whipped topping for the pie
- ◇ A second veggie or dessert option
- ◇ Paper plates or napkins if needed



Festive Night of Fun

Get ready for Festivus Trivia Night & Christmas Party hosted by Connect2Cadillac & Cadillac Area Young Professionals!

Date: December 4

Time: 5:30 PM

Location: The Market @ Cadillac Commons

Dress to Impress: Wear your holiday best and compete in the "Most Festive" contest!

Entry Fee:

Bring NEW family items such as board games, toilet paper, or family movies. All donations will go toward Blessing Baskets for local families in need.

Enjoy trivia, holiday cheer, and the chance to make a difference in our community!



Small Business Saturday—Kick off the holiday season with a Holiday Market.

Date: Saturday, November 15th from 12–4 PM **Location:** Cadillac Farmers Market.

117 W Cass Street, Cadillac MI 49601.

Local farmers will be bringing fresh, seasonal goodies. Artisans will showcase unique handcrafted gifts like jewelry, knitwear, candles & artwork



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Coming Together to Stop the Fraud

This past September, I had the privilege of attending the first annual Michigan Elder Justice Conference put on by the Prosecuting Attorneys Association of Michigan. The conference attracted employees from Adult Protective Services, the Department of Health and Human Services, Michigan State Police and other senior agencies from across the state. The purpose of the conference was to bring together everyone who helps the elderly because agencies often feel alone in their fight against those who would do harm to our elderly friends, family members and neighbors. The agencies in attendance shared information that cleared up inter-organizational misunderstandings and found collaborative ways to protect our most vulnerable.

One of the most interesting topics was how Adult Protective Services (APS) works and what does and does not happen when a report is filed. As a financial institution, we are required by law to report elder financial abuse to APS when it is suspected and understanding the APS process was very helpful.

Another valuable topic covered was that as a helping agency, APS has things they cannot do, such as remove you from your home if you choose not to leave. Another of the issues discussed at length was just because someone is making bad financial decisions, if they are deemed competent, APS cannot stop negative financial outcomes from happening. Ultimately, it is their money and they can choose how to spend it. Law enforcement also has issues in this realm, in that there is only so much they can do with the resources they have; at the end of the day, the bad guy is often overseas and there is no way to get defrauded funds back.

Friends and family are paramount to ending this cycle of fraud that is hitting our communities hard. Per the FBI, last year about \$16.6 billion was lost to scammers. We, the community members, are the ones who are going to have to fight this by educating and talking to each other when we notice something “feels off”. Any fraud losses should be reported to authorities, and hopefully someday, all these scammers will be locked up.

Happy Holidays, and Be Safe out there,

Larry Mix, Compliance Manager, Wexford Community Credit Union



Thank You, Cadillac Community Foundation & Teresa Franklin!

We'd like to extend a heartfelt thank-you to the **Cadillac Community Foundation** for the generous grant that allowed us to purchase fresh produce for our community. Thanks to your support, we were able to provide fruits and vegetables to over 300

people across Wexford County. A special shoutout to **Teresa Franklin** for her incredible dedication and hard work in growing such beautiful, nourishing produce. Your efforts truly made this possible and made a difference in so many lives. We're grateful for your partnership in helping us support the health and well-being of our neighbors. - WCCOA Team



Low Vision Group - by Connie Payne

The holidays are close at hand. Like many good things, they come in threes

The first to come is Thanksgiving. It is a time for family to gather for a feast of turkey with all the trimmings or a meal special to each family. It is also a time to reflect on our blessings. Take a moment, look around you, and think of all the positives in life. How wonderful to keep that feeling and live every day with gratitude.

The next is Christmas, Yule, or other names for this season of Light. Once again families and friends gather to celebrate. I love to hear kids in the stores, wired with anticipation, the smiles on faces, the feelings of generosity and joy. I wish those feelings would be so the year round.

The last holiday of this season is New Years. As the old year closes, wishes for positive changes and hope for peace for all abound.

I expect this to be my last writing as I retire from many years of volunteer work. I am grateful to the WCCOA for the opportunity to share what I know with members of this great community.

Thank you to all who have made my life more meaningful by sharing their experiences.

Talking Library Book

If you or someone you know is unable to read standard type print, unable to hold a book in your hands, or has a learning disability like dyslexia that prevents reading, you qualify for this free audio and Braille book service. Administered by the National Library Service, this program is available for people of all ages with temporary or permanent low vision, blindness, reading disability or a physical disability that prevents them from reading or holding the printed page.

The Larry Gorton Talking Book Library supports our patrons who qualify and are interested in checking out audiobooks and magazines on cartridge or for download, Braille books and magazines, and descriptive video. Materials are delivered directly to your home through the U.S. Postal Service, postage free.

Dear Connie,

On behalf of all of us at the Wexford Council on Aging, we want to extend our deepest gratitude for the incredible dedication, compassion, and advocacy you've shown through your leadership of the Low Vision group.

You have created more than just a meeting space you've built a safe, welcoming community where individuals with low vision can come together, share their stories, and feel truly seen and heard. Your tireless efforts have made a lasting impact, and your voice has been a beacon of hope and understanding for so many.

We also want to thank your dear friend Marsha, whose quiet strength and support have been essential to the success of each gathering. From helping prepare for meetings to making coffee and sharing cookies, Marsha's kindness and care have added warmth and comfort to every moment.

Together, you've made a difference in the lives of many, and we are so grateful for all you've done and continue to do for our community.



“Ask the Elder Law Attorney”

We recently asked Elder Law Attorney **Alex Mallory**, a valued board member and trusted partner at McCurdy, Wotila & Porteous a question about “trusts”. He generously shared his expertise insights, helping us better understand this important topic.

Thank you, Alex, for contributing to our newsletter and supporting our community with your expertise!

“Many people wonder if trusts are the best tool to utilize in their estate plans. This is a complicated question that depends upon a number of factors, in general, here are some of the primary reasons why people consider using trusts in their estate plan”

- Trusts (that are properly funded) can avoid probate administration.
- Trusts allow gifts to be conveniently managed for the benefit of minors or incapacitated individuals (and avoid the need for these gifts to be subject to conservatorship proceeding).
- Trusts allow gifts to be conveniently managed for the benefit of beneficiaries who are experiencing difficulties in life (divorce, incarceration, bankruptcy, etc.).
- Trusts can hold assets that are located in different states (and avoid the need for ancillary administrations in those different states).

“To determine if a Trust is right for their family, people should meet with a qualified estate planning attorney. We all have nuances in our life that should be carefully considered before creating an estate plan, and an attorney will ensure the estate plan is properly tailored to meet each individual's needs”.

Want to keep learning from Alex and other legal experts? Subscribe to our newsletter to receive future editions of “Ask the Lawyer” and stay informed on topics that matter to you and your loved ones.

Have questions about wills, trusts, Medicare, or long-term care? Each month one of our readers questions will be answered by **Alex Mallory**. To submit your question: Email: info@wexfordcoa.org Or drop it off at COA office Please keep questions brief and general so they can benefit all readers!

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Green Acres of Cadillac provides the very best in retirement living. We focus on providing you with personalized living spaces within a community atmosphere and personal assistance needed for you to live a happy healthy and independent life. You'll find that Green Acres is the place to be, with your personalized apartment located on "Park Avenue." The beautiful interior streetscape is lined with trees, park benches, canopies, and old fashioned street lights. Our residents can take part a variety of activities such as exercise classes, picnics, arts & crafts, games, gardening, worship services, as well as enjoying our elegant dining atmosphere. Green Acres is staffed 24 hours a day with compassionate and devoted caregivers who have a true passion for the elderly.

Services and Amenities

- Assisted/respite care options
- 24 hour personal care assistance
- Assistance with medication
- Three home-cooked meals per day
- Nutritional snacks throughout the day
- Emergency call system
- Life enriching activities
- Beauty/Barber shop
- Convenient front door parking
- Beautifully landscaped exterior sidewalks
- Public transportation available





714 W. 13th Street
Cadillac, MI 49601

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